

About OSNT

The Oregon Special Needs Trust (OSNT) offers a safe and secure way for families to **plan for the future** without jeopardizing important public benefits such as Medicaid and Social Security Income that the beneficiary relies on.

Since being established in 1999, the OSNT has grown to over 700 accounts and more than \$20 million in assets.

Our **knowledge and experience** allow us to **help families** evaluate all available options and choose the right path toward the future **financial security** of their loved ones who experience a disability.

The OSNT is available to any Oregonian with a disability as a way to **enhance quality of life** while **safeguarding eligibility** for essential benefits. The OSNT staff is available to help you **plan ahead** to ensure your loved one is well provided for in the future.

Contact OSNT

For more information



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OregonSNT.org

*Oregon Special Needs Trust
is a program of
The Arc Oregon*



OREGON SPECIAL NEEDS
TRUST

a program of The Arc Oregon




DONOR-FUNDED TRUST

- *Planning for your loved one's future*
- *Enhancing quality of life*
- *Safeguarding eligibility for benefits*

TheArcOregon.org

Get Started
Today!

Contact us to schedule a personal consultation. We look forward to helping you determine if the OSNT is right for you.

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Why **Establish** a Special Needs Trust?

The purpose of a Special Needs Trust (SNT) is to provide a way to set aside funds that can be used for supplemental support to **enhance the quality of life for a person with a disability**, without jeopardizing the benefits he or she receives. SNTs must be **irrevocable** and funds are to be used only for the **sole benefit of the beneficiary**.

A person with a disability who receives an **inheritance** or gift, may be in danger of losing benefits unless the money is spent down immediately or placed in a Special Needs Trust. Unlike a first-party SNT, a properly planned third-party (donor-funded) SNT not only **protects the beneficiary**, it also allows the donor to **designate how remaining funds will be distributed** upon the death of the beneficiary.

How Does a **Pooled Trust** Work?

Administration of a Special Needs Trust must follow **strict guidelines** set forth by state and federal agencies in order to maintain the trust beneficiary's eligibility for public benefits.

A pooled trust, such as the OSNT, is a trust in which funds are **pooled for investment and trust management purposes**. However, each beneficiary has his or her own sub-account, which is individually monitored and managed. A pooled trust may only be **established and administered by a non-profit organization**.

How Can Trust Funds **Be Used**?

The list of **goods and services** that can be purchased with trust funds is extensive. OSNT staff review each disbursement request with **consideration for individual circumstances**, the **intent of the donor**, and **potential impact** on preservation of public benefits. The trust may be used to pay for expenses that:

- ▶ will **enhance the quality of life** of the beneficiary
- ▶ are **not otherwise covered** by public benefits
- ▶ are for the **sole benefit** of the Beneficiary
- ▶ do **not jeopardize benefits** such as SSI and Medicaid

Allowable expenses include clothing, telephone, cable TV, internet, furniture, travel, personal care items, education, electronics, household items, entertainment, and more.

Why **Choose OSNT**?

AFFORDABILITY

- ▶ **No minimum** or maximum funding requirements
- ▶ Affordable administrative fees with no additional charges for account activity

EXPERTISE

- ▶ Experienced, caring, and **trustworthy** staff
- ▶ In-depth **knowledge** of rules related to special needs trusts, SSI, Medicaid, and other public benefits
- ▶ **Professional** asset management by trusted financial advisors
- ▶ 65 years of experience **advocating** for people with disabilities
- ▶ Deep understanding of and **sensitivity** to the needs of people with disabilities

SECURITY

- ▶ Well established policies and procedures to safeguard **assets**
- ▶ Secure 24/7 **online access** to account information and disbursement request forms
- ▶ Careful management to ensure long-term **stability**
- ▶ **Neutral** third-party perspective free of personal conflicts of interest
- ▶ **Approved** by the Social Security Administration and the State of Oregon Department of Human Services

